

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

In re: Case No.: 18-13119  
00080

2018 JUN 21 PM 12:21  
Chapter: 7  
U.S. BANKRUPTCY COURT  
DISTRICT OF MARYLAND

AMENDED Adversary No.: 18-

Dondra L. Davenport  
Debtor (s)

Dondra L. Davenport  
Plaintiff (s)

vs.

United States Department of Education  
Defendant (s)

REQUEST FOR RE-ISSUANCE OF ADVERSARY NO.: 18-00080

Sent Certified Letter on June 20, 2018 – #7017 1450 0001 1074 2507

TO:

UNITED STATES DEPARTMENT OF EDUCATION

P. O. BOX 16448

SAINT PAUL, MINNESOTA 55116

FAX NO.: 1-877-865-9741

dld062118

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U.S. BANKRUPTCY COURT  
DISTRICT OF MARYLAND  
BALTIMORE

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2018 JUN 21 PM 12: 21

U.S. BANKRUPTCY COURT  
DISTRICT OF MARYLAND

NAME <i>Dondra Davenport</i>		DATE <i>6-20-18</i>
ADDRESS		
PHONE		
QTY.	DESCRIPTION	AMOUNT
<i>1</i>	<i>Certificate/Let.</i>	<i>6.92</i>
<i>#</i>	<i>7017 1450 0001 10 74 2507</i>	
TAX		
RECEIVED BY <i>Allen Huse</i>	TOTAL	<i>6.92</i>

**4896***Thank You*

ALL SALES ARE FINAL!

B104 (FORM 104) (08/07)

<b>ADVERSARY PROCEEDING COVER SHEET</b> (Instructions on Reverse)		<b>ADVERSARY PROCEEDING NUMBER</b> (Court Use Only)		
BALTIMORE-NIGHT BOX 2018 JUN 21 PM 12:21				
<b>PLAINTIFFS</b> Dondra L. Davenport	<b>DEFENDANTS</b> U.S. BANKRUPTCY COURT DISTRICT OF MARYLAND U.S. Department of ED			
<b>ATTORNEYS</b> (Firm Name, Address, and Telephone No.)	<b>ATTORNEYS</b> (If Known)			
<b>PARTY</b> (Check One Box Only) <input checked="" type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input type="checkbox"/> Creditor <input type="checkbox"/> Other <input type="checkbox"/> Trustee	<b>PARTY</b> (Check One Box Only) <input type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input checked="" type="checkbox"/> Creditor <input type="checkbox"/> Other <input type="checkbox"/> Trustee			
<b>CAUSE OF ACTION</b> (WRITE A BRIEF STATEMENT OF CAUSE OF ACTION, INCLUDING ALL U.S. STATUTES INVOLVED)				
<b>NATURE OF SUIT</b> (Number up to five (5) boxes starting with lead cause of action as 1, first alternative cause as 2, second alternative cause as 3, etc.)				
<table style="width: 100%; border: none;"> <tr> <td style="vertical-align: top; width: 50%; border: none;"> <b>FRBP 7001(1) – Recovery of Money/Property</b>  <input type="checkbox"/> 11-Recovery of money/property - §542 turnover of property  <input type="checkbox"/> 12-Recovery of money/property - §547 preference  <input type="checkbox"/> 13-Recovery of money/property - §548 fraudulent transfer  <input type="checkbox"/> 14-Recovery of money/property - other   <b>FRBP 7001(2) – Validity, Priority or Extent of Lien</b>  <input type="checkbox"/> 21-Validity, priority or extent of lien or other interest in property   <b>FRBP 7001(3) – Approval of Sale of Property</b>  <input type="checkbox"/> 31-Approval of sale of property of estate and of a co-owner - §363(h)   <b>FRBP 7001(4) – Objection/Revocation of Discharge</b>  <input type="checkbox"/> 41-Objection / revocation of discharge - §727(c),(d),(e)   <b>FRBP 7001(5) – Revocation of Confirmation</b>  <input type="checkbox"/> 51-Revocation of confirmation   <b>FRBP 7001(6) – Dischargeability</b>  <input type="checkbox"/> 66-Dischargeability - §523(a)(1),(14),(14A) priority tax claims  <input type="checkbox"/> 62-Dischargeability - §523(a)(2), false pretenses, false representation, actual fraud  <input type="checkbox"/> 67-Dischargeability - §523(a)(4), fraud as fiduciary, embezzlement, larceny  <div style="text-align: center;">(continued next column)</div> </td> <td style="vertical-align: top; width: 50%; border: none;"> <b>FRBP 7001(6) – Dischargeability (continued)</b>  <input type="checkbox"/> 61-Dischargeability - §523(a)(5), domestic support  <input type="checkbox"/> 68-Dischargeability - §523(a)(6), willful and malicious injury  <input checked="" type="checkbox"/> 63-Dischargeability - §523(a)(8), student loan  <input type="checkbox"/> 64-Dischargeability - §523(a)(15), divorce or separation obligation (other than domestic support)  <input checked="" type="checkbox"/> 65-Dischargeability - other <i>undue hardship</i>   <b>FRBP 7001(7) – Injunctive Relief</b>  <input type="checkbox"/> 71-Injunctive relief – imposition of stay  <input type="checkbox"/> 72-Injunctive relief – other   <b>FRBP 7001(8) Subordination of Claim or Interest</b>  <input type="checkbox"/> 81-Subordination of claim or interest   <b>FRBP 7001(9) Declaratory Judgment</b>  <input type="checkbox"/> 91-Declaratory judgment   <b>FRBP 7001(10) Determination of Removed Action</b>  <input type="checkbox"/> 01-Determination of removed claim or cause   <b>Other</b>  <input type="checkbox"/> SS-SIPA Case – 15 U.S.C. §§78aaa <i>et seq.</i>  <input type="checkbox"/> 02-Other (e.g. other actions that would have been brought in state court if unrelated to bankruptcy case)           </td> </tr> </table>			<b>FRBP 7001(1) – Recovery of Money/Property</b> <input type="checkbox"/> 11-Recovery of money/property - §542 turnover of property <input type="checkbox"/> 12-Recovery of money/property - §547 preference <input type="checkbox"/> 13-Recovery of money/property - §548 fraudulent transfer <input type="checkbox"/> 14-Recovery of money/property - other  <b>FRBP 7001(2) – Validity, Priority or Extent of Lien</b> <input type="checkbox"/> 21-Validity, priority or extent of lien or other interest in property  <b>FRBP 7001(3) – Approval of Sale of Property</b> <input type="checkbox"/> 31-Approval of sale of property of estate and of a co-owner - §363(h)  <b>FRBP 7001(4) – Objection/Revocation of Discharge</b> <input type="checkbox"/> 41-Objection / revocation of discharge - §727(c),(d),(e)  <b>FRBP 7001(5) – Revocation of Confirmation</b> <input type="checkbox"/> 51-Revocation of confirmation  <b>FRBP 7001(6) – Dischargeability</b> <input type="checkbox"/> 66-Dischargeability - §523(a)(1),(14),(14A) priority tax claims <input type="checkbox"/> 62-Dischargeability - §523(a)(2), false pretenses, false representation, actual fraud <input type="checkbox"/> 67-Dischargeability - §523(a)(4), fraud as fiduciary, embezzlement, larceny <div style="text-align: center;">(continued next column)</div>	<b>FRBP 7001(6) – Dischargeability (continued)</b> <input type="checkbox"/> 61-Dischargeability - §523(a)(5), domestic support <input type="checkbox"/> 68-Dischargeability - §523(a)(6), willful and malicious injury <input checked="" type="checkbox"/> 63-Dischargeability - §523(a)(8), student loan <input type="checkbox"/> 64-Dischargeability - §523(a)(15), divorce or separation obligation (other than domestic support) <input checked="" type="checkbox"/> 65-Dischargeability - other <i>undue hardship</i>  <b>FRBP 7001(7) – Injunctive Relief</b> <input type="checkbox"/> 71-Injunctive relief – imposition of stay <input type="checkbox"/> 72-Injunctive relief – other  <b>FRBP 7001(8) Subordination of Claim or Interest</b> <input type="checkbox"/> 81-Subordination of claim or interest  <b>FRBP 7001(9) Declaratory Judgment</b> <input type="checkbox"/> 91-Declaratory judgment  <b>FRBP 7001(10) Determination of Removed Action</b> <input type="checkbox"/> 01-Determination of removed claim or cause  <b>Other</b> <input type="checkbox"/> SS-SIPA Case – 15 U.S.C. §§78aaa <i>et seq.</i> <input type="checkbox"/> 02-Other (e.g. other actions that would have been brought in state court if unrelated to bankruptcy case)
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<input type="checkbox"/> Check if this case involves a substantive issue of state law	<input type="checkbox"/> Check if this is asserted to be a class action under FRCP 23			
<input type="checkbox"/> Check if a jury trial is demanded in complaint	Demand \$ <i>167,000.00</i>			
Other Relief Sought				

B104 (FORM 104) (08/07), Page 2

<b>BANKRUPTCY CASE IN WHICH THIS ADVERSARY PROCEEDING ARISES</b>			
NAME OF DEBTOR <i>Dondra L. Davenport</i>		BANKRUPTCY CASE NO. <i>2018 JUN 21 PM 12:48-13119</i>	
DISTRICT IN WHICH CASE IS PENDING <i>Maryland (Baltimore)</i>		U.S. BANKRUPTCY COURT DIVISION OFFICE DISTRICT OF MARYLAND	NAME OF JUDGE
<b>RELATED ADVERSARY PROCEEDING (IF ANY)</b>			
PLAINTIFF <i>Dondra L. Davenport</i>	DEFENDANT <i>FED LOAN SERVICING</i>		ADVERSARY PROCEEDING NO. <i>18-00080</i>
DISTRICT IN WHICH ADVERSARY IS PENDING <i>Baltimore, Maryland</i>		DIVISION OFFICE	NAME OF JUDGE
SIGNATURE OF ATTORNEY (OR PLAINTIFF) <i>Dondra L. Davenport</i>			
DATE <i>June 19, 2018</i>		PRINT NAME OF ATTORNEY (OR PLAINTIFF) <i>Dondra L. Davenport</i>	

**INSTRUCTIONS**

The filing of a bankruptcy case creates an "estate" under the jurisdiction of the bankruptcy court which consists of all of the property of the debtor, wherever that property is located. Because the bankruptcy estate is so extensive and the jurisdiction of the court so broad, there may be lawsuits over the property or property rights of the estate. There also may be lawsuits concerning the debtor's discharge. If such a lawsuit is filed in a bankruptcy court, it is called an adversary proceeding.

A party filing an adversary proceeding must also must complete and file Form 104, the Adversary Proceeding Cover Sheet, unless the party files the adversary proceeding electronically through the court's Case Management/Electronic Case Filing system (CM/ECF). (CM/ECF captures the information on Form 104 as part of the filing process.) When completed, the cover sheet summarizes basic information on the adversary proceeding. The clerk of court needs the information to process the adversary proceeding and prepare required statistical reports on court activity.

The cover sheet and the information contained on it do not replace or supplement the filing and service of pleadings or other papers as required by law, the Bankruptcy Rules, or the local rules of court. The cover sheet, which is largely self-explanatory, must be completed by the plaintiff's attorney (or by the plaintiff if the plaintiff is not represented by an attorney). A separate cover sheet must be submitted to the clerk for each complaint filed.

**Plaintiffs and Defendants.** Give the names of the plaintiffs and defendants exactly as they appear on the complaint.

**Attorneys.** Give the names and addresses of the attorneys, if known.

**Party.** Check the most appropriate box in the first column for the plaintiffs and the second column for the defendants.

**Demand.** Enter the dollar amount being demanded in the complaint.

**Signature.** This cover sheet must be signed by the attorney of record in the box on the second page of the form. If the plaintiff is represented by a law firm, a member of the firm must sign. If the plaintiff is pro se, that is, not represented by an attorney, the plaintiff must sign.

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND  
at Baltimore

In re: Case No.: **18-13119 – RAG**

Chapter: **7**

Adversary No.: **18-**

Dondra L. Davenport  
Debtor

Dondra L. Davenport  
Plaintiff(s)

vs.

United States Department of Education  
Defendant(s)

COMPLAINT LETTER/NOTICE

Dear Creditor, United States of Department of Education:

This letter of complaint is to make you, the United States Department of Education aware of the Adversary Proceedings that has been filed and included in the Chapter 7 Bankruptcy filings. I Dondra L. Davenport am a single mother at home with a young adult daughter and two (2) grandchildren. We have BRHP (Baltimore Regional Housing Program) and have experienced some family trauma which has brought me to this point of financial hardship. I currently work for the State of Maryland as a Contingent II employee (not a permanent employee) and could be dismissed without cause at any time. All USM (University System of Maryland) are facing a decline in enrollment at this time and that definitely affects me and my family household. I am asking for the discharge of the amount of **\$167,000.00** and according to the Bankruptcy Rule 7001 (6) proceeding to determine the dischargeability of debt, I am eligible for the discharge of debt; 1.) Based on my current income and expenses I will not be able to maintain a minimal standard of living for myself or my dependents if forced to repay this student loan; 2.) This state of affairs is likely to persist for a significant part of the repayment period of the student loan for the next 20-25 years; 3.) I have made good faith payments since 2016. I am filing this Cause of Action because I wouldn't be able to maintain a basic standard of living if I have to pay back this student loan debt and I will fall into abject poverty. I have sought repayment plans, forbearances and settlement arrangements. I am currently in the IDR Plan with the Federal Loan Servicing because I work for Coppin State University, a state institution. This hardship will last for at least 20-25 years and thus I'm asking that the debt of **\$167,000.00** be discharged in the Chapter 7 Bankruptcy filing.

Creditor, United States Department of Education  
March 16, 2018-revised April 2, 2018  
Amended June 19, 2018

BALTIMORE-NIGHT BOX  
2018 JUN 21 PM 12: 21  
U.S. BANKRUPTCY COURT  
DISTRICT OF MARYLAND

Sincerely,

A handwritten signature in black ink, appearing to read "Dondra L. Davenport". The signature is fluid and cursive, with the first name "Dondra" being more prominent.

Dondra L. Davenport

BALTIMORE-NIGHT BOX

2018 JUN 21 PM 12:21

U.S. BANKRUPTCY COURT  
DISTRICT OF MARYLAND